

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

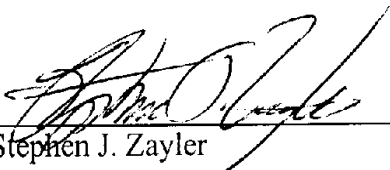
IN RE:)
STRINGER, DARYL JAMES) CASE NO. 98-90035
STRINGER, FRANCES MAE)
DEBTOR(S)) CHAPTER 7

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION,
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, trustee of the estate of the above-named Debtor(s), certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper and consistent with the law and rules of the court. The trustee applies for commission and expenses set forth herein and states that they are reasonable and proper.

Therefore, the trustee requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: April 14, 1999



Stephen J. Zayler
Trustee

REVIEWED BY THE UNITED STATES TRUSTEE:

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution and have no objection.

United States Trustee

Date: 5-3-99

By: BCC

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE:)	
STRINGER, DARYL JAMES)	CASE NO. 98-90035
STRINGER, FRANCES MAE)	
)	CHAPTER 7
DEBTOR(S))	

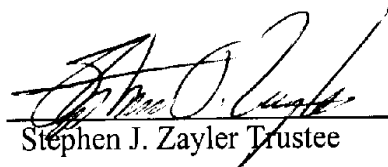
**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: April 14, 1999



Stephen J. Zayler Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF April 14, 1999

A. RECEIPTS	\$2,653.71
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B. DISBURSEMENTS

(1) Secured creditors	0.00
(2) Administrative	263.56
(3) Priority	0.00
(4) Other	0.00

TOTAL DISBURSEMENTS	\$263.56
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BALANCE OF FUNDS	\$2,390.15
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TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE:

ZAYLER

CASE NAME:

STRINGER, DARYL/FRANCES

COMMENTS:

CASE NUMBER:

98-90035

DATE UST APPROVED:

05-03-99

ESTATE INCOME:

TOTAL RECEIPTS:

\$2,653.71

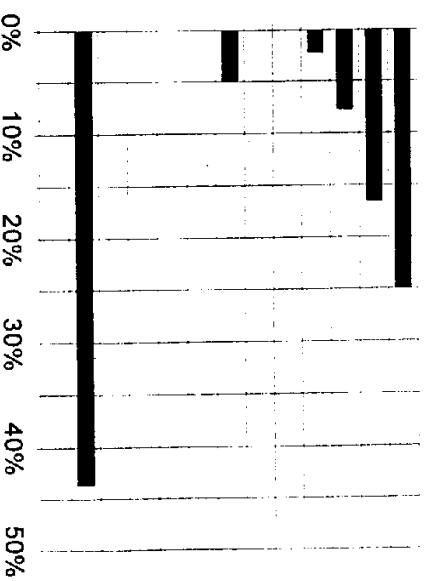
100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION
TRUSTEE'S EXPENSES
FIRM'S PROFESSIONAL FEES
FIRM'S PROFESSIONAL EXPENSES
OTHER ATTORNEY FEES
OTHER PROFESSIONAL FEES
COURT COSTS
ESTATE EXPENSES(TAXES, ETC)
PRIOR CHAPTER COSTS
SECURED CLAIMS PAID
PRIORITY CLAIMS PAID
UNSECURED CLAIMS PAID
OTHER(RETURN TO DEBTOR, ETC)

663.43
439.15
204.50
59.06
0.00
0.00
130.00
0.00
0.00
0.00
0.00
1,157.57
0.00

25.00%
16.55%
7.71%
2.23%
0.00%
0.00%
4.90%
0.00%
0.00%
0.00%
0.00%
43.62%
0.00%



**UNSECURED CLAIMS
ALLOWED**

7,848.59

**UNSECURED CLAIMS
PAID**

1,157.57

**PERCENT RECOVERED
FOR UNSECURED**

14.75%

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Page: 1

Case No: 98-90035 BP9 Judge: BILL PARKER
Case Name: STRINGER, DARYL JAMES
STRINGER, FRANCES MAE
For Period Ending: 04/14/99

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/07/98 (f)
341(a) Meeting Date: 02/05/98
Claims Bar Date: 11/27/98

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD	35,000.00	0.00		0.00	FA
2. WEARING APPAREL	200.00	0.00		0.00	FA
3. JEWELRY	100.00	0.00		0.00	FA
4. TAX REFUND (u)	3,016.00	3,016.00		2,600.00	FA
5. Post-Petition Interest Deposits (u)	0.00	53.71		53.71	FA

TOTALS (Excluding Unknown Values)

\$38,316.00

\$3,069.71

\$2,653.71

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/99

Current Projected Date of Final Report (TFR): 04/14/99

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Case No: 98-90035 BP9
Case Name: STRINGER, DARYL JAMES
STRINGER, FRANCES MAE
Taxpayer ID No: 95-7051591
For Period Ending: 04/14/99

Trustee Name: Stephen J. Zayler
Bank Name: UNION BANK
Account Number: 2130310772 Money Market
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
06/19/98	4	DARYL STRINGER	REIMBURSEMENT OF TAX REFUND SPENT POST-PETITION INTEREST EARNED - ANNUAL PERCENTAGE YIELD: 1.76%	2,600.00	1.12				2,600.00
07/31/98		UNION BANK	INTEREST REC'D FROM BANK		4.96				2,606.08
08/19/98		UNION BANK	INTEREST REC'D FROM BANK		2.88				2,608.96
08/19/98		Transfer to Acct #3753856061	Bank Funds Transfer					-2,608.96	0.00

Account 2130310772	Balance Forward	0.00							
	1 Deposits	2,600.00	0	Checks	0.00				
	3 Interest Postings	8.96	0	Adjustments Out	0.00				
	Subtotal	\$ 2,608.96	1	Transfers Out	2,608.96				
	0 Adjustments In	0.00	Total		\$ 2,608.96				
	0 Transfers In	0.00							
	Total	\$ 2,608.96							

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Case No: 98-90035 BP9
Case Name: STRINGER, DARYL JAMES
STRINGER, FRANCES MAE
Taxpayer ID No: 95-7051591
For Period Ending: 04/14/99

Trustee Name: Stephen J. Zayler
Bank Name: NationsBank, N.A.
Account Number: 3753856061 Money Market - Interest Bearing
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
08/19/98		Transfer from Acct #2130310772	Bank Funds Transfer					2,608.96	2,608.96
08/31/98		NATIONS BANK	INTEREST REC'D FROM BANK		2.79				2,611.75
09/30/98		NATIONS BANK	INTEREST REC'D FROM BANK		6.45				2,618.20
10/30/98		NATIONS BANK	INTEREST REC'D FROM BANK		6.10				2,624.30
11/30/98		NationsBank, N.A.	INTEREST REC'D FROM BANK		5.58				2,629.88
12/31/98		NationsBank, N.A.	INTEREST REC'D FROM BANK		5.59				2,635.47
01/29/99	5	NationsBank, N.A.	INTEREST REC'D FROM BANK		5.24				2,640.71
02/26/99	5	NationsBank, N.A.	INTEREST REC'D FROM BANK		5.07				2,645.78
03/29/99	000101	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	ATTORNEY FEES & EXPENSES PER ORDER DATED 3-22-99.			263.56			2,382.22
03/31/99	5	NationsBank, N.A.	INTEREST REC'D FROM BANK		5.97				2,388.19
04/13/99	5	NationsBank, N.A.	INTEREST REC'D FROM BANK		1.96				2,390.15
04/13/99		Transfer to acct #3753856553	Final Posting Transfer					-2,390.15	0.00

Account 3753856061			
Balance Forward	0.00		
0 Deposits	0.00	1 Checks	263.56
9 Interest Postings	44.75	0 Adjustments Out	0.00
Subtotal	\$ 44.75	1 Transfers Out	2,390.15
0 Adjustments In	0.00		
1 Transfers In	2,608.96		
Total	\$ 2,653.71		\$ 2,653.71

FORM 2

Page: 3

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 98-90035 BP9
Case Name: STRINGER, DARYL JAMES
STRINGER, FRANCES MAE
Taxpayer ID No: 95-7051591
For Period Ending: 04/14/99

Trustee Name: Stephen J. Zayler
Bank Name: NationsBank, N.A.
Account Number: 3753856553 Checking - Non Interest
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
04/13/99		Transfer from Acct #3753856061	Transfer In From MMA Account					2,390.15	2,390.15

Account 3753856553		Balance Forward	0.00	0 Checks	0.00
	0 Deposits	0.00	0 Adjustments Out	0.00	
	0 Interest Postings	0.00	0 Transfers Out	0.00	
	Subtotal	\$ 0.00	Total	\$ 0.00	
	0 Adjustments In	0.00			
	1 Transfers In	2,390.15			
	Total	\$ 2,390.15			

Report Totals		Balance Forward	0.00	1 Checks	263.56
	1 Deposits	2,600.00	0 Adjustments Out	0.00	
	12 Interest Postings	53.71	2 Transfers Out	4,999.11	
	Subtotal	\$ 2,653.71	Total	\$ 5,262.67	
	0 Adjustments In	0.00			
	2 Transfers In	4,999.11			
	Total	\$ 7,652.82	Net Total Balance	\$ 2,390.15	

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE:

DARYL JAMES STRINGER
SSN 450-06-5495
FRANCES MAE STRINGER
SSN 453-04-7076
DEBTORS

CASE NO. 98-90035

CHAPTER 7

EOD 22'99

ORDER APPROVING APPLICATION FOR COMPENSATION AND
REIMBURSEMENT OF EXPENSES FOR COUNSEL FOR TRUSTEE

CAME ON this day to be considered the Application for Compensation and Reimbursement of Expenses filed by STEPHEN J. ZAYLER, Trustee, on behalf of Stephen J. Zayler, Counsel for the Trustee and it appearing to the Court that the Application is well taken and should be granted pursuant to 11 U. S. C. Section 330, it is therefore

ORDERED, ADJUDGED and DECREED that the Trustee be authorized to pay to STEPHEN J. ZAYLER, as compensation for legal services rendered as Counsel for the Trustee, the sum and amount of ~~\$233.50~~ ^{\$204.50}, and reimbursement of out-of-pocket expenses in the sum and amount of \$59.06 for a total of fees and expenses of ~~\$292.56~~ ^{\$263.56} and that the same be paid from the funds of this estate upon execution hereof.

DATED this the 19th day of March, 1999.

Bruce Parker
BANKRUPTCY JUDGE

31

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS

Receipts	\$2,653.71	25% of First \$5,000	\$663.43
Less	-\$5,000	(\$1,250.00 Max)	
Balance	\$0.00	10% of Next \$45,000	\$0.00
Less	-\$45,000	(\$4,500.00 Max)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less	-\$950,000	(\$47,500.00 Max)	
Balance	\$0.00	3% of Balance	\$0.00

TOTAL COMPENSATION REQUESTED \$663.43

TRUSTEE EXPENSES:

Premium on Trustee's Bond	\$0.00
Travel (0.00 at 0.00cents per mile)	\$0.00
Copies (341.00 page at 0.25 cents per copy)	\$85.25
Postage	\$19.74
Telephone Charges	\$0.00
Clerical/Secretarial (5.10 at 15.00 per hour)	\$76.50
Paralegal/Assistance (5.10 at 50.00 per hour)	\$255.00
Supplies/Stationary	\$2.66
Distribution Expenses	\$0.00
Miscellaneous	\$0.00

TOTAL EXPENSES \$439.15

Records : Trustee did not take possession of
business or personal records of Debtor.

X

Notice given debtor on
to pick up business or personal records
in hands of Trustee.

ITEMIZATION OF TRUSTEE TIME

January 12, 1998 - Initial review of Schedules and Statement of Financial Affairs;

(SJZ - .30)

January 12, 1998 - Receipt of Notice of Appointment;

(SJZ - .10)

January 12, 1998 - Review of correspondence to debtor's attorney and execute same;

(SJZ - .10)

January 22, 1998 - Review of Amended Schedules A, B, C, D, I & J and Statement of Financial Affairs;

(SJZ - .20)

February 3, 1998 - Review of file prior to conducting 341a hearing;

(SJZ - .10)

February 3, 1998 - Prepare sign-in sheet;

(SJZ - .10)

February 5, 1998 - Conduct 341a hearing;

(SJZ - .20)

February 5, 1998 - Prepare Proceeding Memo;

(SJZ - .10)

February 9, 1998 - Conference with Rebecca Allen regarding results of 341a hearing;

(SJZ - .20)

February 9, 1998 - Review of typed proceeding memo and execute same;

(SJZ - .10)

February 18, 1998 - Review of correspondence to debtor's attorney and execute same;

(SJZ - .10)

April 27, 1998 - Review of correspondence to debtor's attorney and execute same;

(SJZ - .10)

May 11, 1998 - Conference with Rebecca Allen regarding her conversation with debtor's attorney;

(SJZ - .10)

May 11, 1998 - Conference with Rebecca Allen regarding status of administration;

(SJZ - .10)

May 28, 1998 - Prepare TRND;
(SJZ - .10)

May 28, 1998 - Correspondence to Court transmitting TRND;
(SJZ - .20)

June 19, 1998 - Review of correspondence from debtor's attorney and receipt of check;
(SJZ - .10)

June 19, 1998 - Evaluation of assets of case and determine best procedure for administration;
(SJZ - .20)

June 19, 1998 - Review of deposit and initial and execute same;
(SJZ - .10)

June 22, 1998 - Review of W-9 for Union Bank and execute same;
(SJZ - .10)

June 26, 1998 - Receipt of bank stamped deposit slip;
(SJZ - .10)

July 1, 1998 - Review of Motion to Defer Filing Fee and Motion to Re-Open and execute same;
(SJZ - .10)

July 1, 1998 - Correspondence to the Court transmitting Motion to Defer Filing Fee and Motion to Re-Open;
(SJZ - .20)

July 16, 1998 - Receipt and review of bank statement;
(SJZ - .10)

August 4, 1998 - Receipt and review of Corrected Discharge of Debtor correcting Judge's name;
(SJZ - .10)

August 18, 1998 - Execute W-9 to NationsBank;
(SJZ - .10)

August 18, 1998 - Receipt and review of bank statement;
(SJZ - .10)

August 19, 1998 - Oversee and authorize transfer of funds from Union Bank to NationsBank;
(SJZ - .10)

August 27, 1998 - Review of Withdrawal of Trustee's Report of No Distribution and execute same;
(SJZ - .10)

August 27, 1998 - Correspondence to the Court transmitting Withdrawal of Trustee's Report of No Distribution;

(SJZ - .20)

August 27, 1998 - Receipt and review of Notice of Appointment of Trustee in Reopened Case;

(SJZ - .10)

September 21, 1998 - Receipt and review of bank statement;

(SJZ - .10)

October 15, 1998 - Prepare Form 1 and Form 2;

(SJZ - .30)

October 20, 1998 - Receipt and review of bank statement;

(SJZ - .10)

November 11, 1998 - Receipt and review of bank statement;

(SJZ - .10)

December 3, 1998 - Conference with Rebecca Allen regarding status of administration;

(SJZ - .10)

December 3, 1998 - Prepare Request for Clerk to Release Claims Folder to Trustee and execute same;

(SJZ - .20)

December 3, 1998 - Correspondence to the Court transmitting Request for Clerk to Release Claims Folder;

(SJZ - .20)

December 11, 1998 - Correspondence to the Court transmitting Trustee's Objection to Claim;

(SJZ - .20)

December 14, 1998 - Receipt and review of bank statement;

(SJZ - .10)

December 17, 1998 - Review of and execute Motion to Employ Attorney for Trustee;

(SJZ - .10)

December 17, 1998 - Correspondence to the Court transmitting Motion to Employ Attorney;

(SJZ - .20)

January 13, 1999 - Receipt and review of bank statement;

(SJZ - .10)

February 9, 1999 - Review of Clerk's file and copy Order Granting Claim Objection;

(SJZ - .20)

February 15, 1999 - Execute Trustee's Application for Compensation to Attorney for Trustee and Summary;

(SJZ - .10)

February 16, 1999 - Receipt and review of bank statement;
(SJZ - .10)

March 4, 1999 - Review and execute correspondence to Court returning claims folder;
(SJZ - .10)

March 5, 1999 - Review of Clerk's file and copy Order Employing Attorney for Trustee;
(SJZ - .20)

March 11, 1999 - Receipt and review of bank statement;
(SJZ - .10)

March 29, 1999 - Review of Clerk's file and copy Order Allowing Compensation to Attorney for Trustee;
(SJZ - .20)

March 29, 1999 - Execute disbursement check for attorney fees and expenses;
(SJZ - .10)

March 30, 1999 - Review of fee application in an attempt to determine why Court reduced attorney fees;
(SJZ - .20)

April 1, 1999 - Prepare Trustee's Final Report and execute same;
(SJZ - 1.40)

April 1, 1999 - Correspondence to U. S. Trustee transmitting final report;
(SJZ - .20)

TOTAL ITEMIZED TRUSTEE TIME: 8.7 hrs.

Additional Trustee time to be incurred:

Evaluation of case for administration and disposition of assets;

Continuous monitor of case administration;

Preparation of disbursement checks to creditors and Trustee fees and expenses;

Preparation of dividend letter to creditors;

Review additional bank statements;

Preparation of additional Form 1's and 2's as necessary;

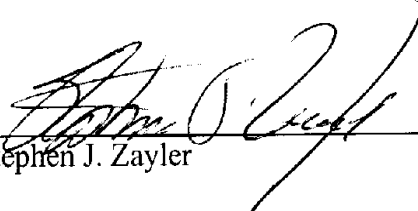
Preparation of Trustee's Supplemental Final Report.

THE STATE OF TEXAS)

COUNTY OF ANGELINA)

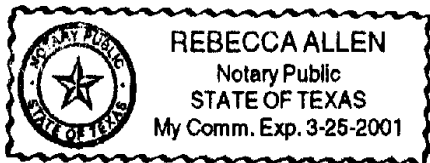
BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

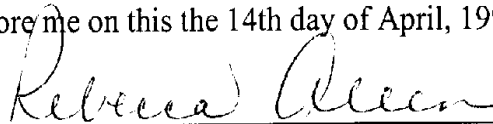
"I, Stephen J. Zayler, am the duly appointed Trustee in the DARYL JAMES STRINGER bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, originally closed the case as a no asset case, but had to reopen case when assets were later discovered, collected assets, and had conferences and correspondence with the debtors' attorney. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.



Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 14th day of April, 1999.





NOTARY PUBLIC, THE STATE OF TEXAS

ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

January 12, 1998 - Setting up file;
(RA - .10)

June 19, 1998 - Receive and review correspondence from debtor's attorney;
(RA - .10)

June 19, 1998 - Telephone conference with Union Bank opening new account with
and load bank account information into computer;
(RA - .20)

June 19, 1998 - Prepare receipt of check;
(CP - .10)

June 19, 1998 - Prepare deposit, post deposit and transmit to Union Bank;
(RA - .20)

June 22, 1998 - Telephone conference with Union Bank regarding tax
identification number;
(RA - .10)

June 22, 1998 - Prepare W-9 form for transmittal to Union Bank;
(RA - .10)

July 16, 1998 - Post interest and reconcile bank statement;
(RA - .20)

July 16, 1998 - Receive and review correspondence from IRS regarding tax
identification number;
(RA - .10)

August 16, 1998 - Receive and review Notice of Entry of Orders Re-Opening Case
and Deferring Filing Fees;
(RA - .10)

August 18, 1998 - Post interest and reconcile bank statement;
(RA - .20)

August 18, 1998 - Post transfer of funds from Union Bank to NationsBank;
(RA - .20)

August 18, 1998 - Verify tax identification number for NationsBank's W-9 form;
(RA - .10)

September 3, 1998 - Receipt of and calendar bar date;
(RA - .10)

September 21, 1998 - Reconcile bank statement;
(BH - .10)

October 20, 1998 - Reconcile bank statement;
(BH - .10)

November 11, 1998 - Reconcile bank statement;
(BH - .10)

December 11, 1998 - Service of objection to claim on interested parties;
(RA - .10)

December 11, 1998 - Organize file;
(RA - .20)

December 14, 1998 - Reconcile bank statement;
(BH - .10)

January 13, 1999 - Reconcile bank statement;
(BH - .10)

January 19, 1999 - Receive and review of Notice of Entry of Order Granting Claim Objections;
(RA - .10)

February 5, 1999 - Receive and review Notice of Entry of Order Employing Attorney for Trustee;
(RA - .10)

February 15, 1999 - Copying, folding and stapling of Summary to Application for Compensation and Reimbursement of Expenses to Stephen J. Zayler, and stuffing, sealing, addressing and stamping envelopes for mailing to all creditors and interested parties;
(BH - .70)

February 16, 1999 - Reconcile bank statement;
(BH - .10)

March 5, 1999 - Correspondence to Court returning claims folder;
(RA - .20)

March 5, 1999 - Organize file;
(RA - .10)

March 11, 1999 - Reconcile bank statement;
(BH - .10)

March 30, 1999 - Correspondence to Court requesting Court costs and docket;
(RA - .20)

April 12, 1999 - Receive and review Bill of Court costs and docket;
(RA - .10)

April 13, 1999 - Transfer funds from MMA to checking account at NationsBank and post accrued interest;
(RA - .20)

April 13, 1999 - Copy all bank statements, deposit slips and checks for delivery of originals to U. S. Trustee's office;
(BH - .20)

April 14, 1999 - Prepare and assemble Trustee's Final Report for U. S. Trustee approval;
(RA - .30)

RECAP OF SECRETARIAL & CLERICAL TIME:

REBECCA ALLEN	-	3.40 hrs @ \$15.00/per hr.	= \$ 51.00
BEVERLY HATCHER	-	1.60 hrs @ \$15.00/per hr.	= 24.00
CARI PARRISH	-	.10 hrs @ \$15.00/per hr.	= 1.50

TOTAL:		5.10 hrs @ \$15.00/per hr.	= \$ 76.50
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RESUMES OF THE PARALEGAL ASSISTANTS TO THE TRUSTEE

Rebecca Allen

Employed by the Trustee September 1, 1990. Has 22 years bankruptcy and other legal experience and was formerly employed by another Chapter 7 Trustee.

Her duties performed for the Trustee include loading information into the case management system when files are received, preparation of Trustee's Report of No Distribution, preparation of various correspondence between Trustee and interested parties, answer telephone calls regarding routine questions, assisting with the location, collection and disposition of assets, assisting in the collection of sale proceeds and accounts receivable, answering questions from creditors, opening bank accounts, securing Tax ID Nos., preparing deposits and disbursement checks, posting deposits and disbursements into computer, reconciling bank statements, organizing files, preparation of objections to claims, preparation of various pleadings including applications and motions in contested matters, preparation of semi-annual reports, preparation of Trustee's Final Reports and Request for Compensation and preparation of Trustee's Supplemental Final Reports.

ITEMIZATION OF PARALEGAL TIME

January 12, 1998 - Review of Schedules and Statement of Financial Affairs as to possible assets, secured creditors and matters which need to be taken care of prior to the 341a hearing;

(RA - .20)

January 12, 1998 - Correspondence to David Stephens, attorney for debtor, requesting additional information for the Trustee to review prior to 341a hearing;

(RA - .30)

January 22, 1998 - Review of Amended Schedules A, B, C, D, I & J and Statement of Financial Affairs and compare to original filing to determine amendments made;

(RA - .20)

February 9, 1998 - Conference with the Trustee results of 341a hearing and possible assets of case;

(RA - .10)

February 18, 1998 - Correspondence to debtor's attorney requesting a copy of debtor's 1997 tax return when filed;

(RA - .20)

April 27, 1998 - Receive and review 1997 tax return and review of schedules to determine whether or not refund was claimed as exempt;

(RA - .20)

April 27, 1998 - Correspondence to debtor's attorney requesting turn over of tax refund for administration;

(RA - .30)

May 11, 1998 - Telephone conference with David Stephens, debtor's attorney, advising that the debtors spent tax refund post-petition;

(RA - .10)

May 11, 1998 - Conference with the Trustee regarding status of administration;

(RA - .10)

June 19, 1998- Review of file and load asset, lien information and exemption information into computer;

(RA - .30)

July 1, 1998 - Prepare Motion to Re-Open and proposed Order;

(RA - .60)

July 1, 1998 - Prepare Motion to Defer Filing Fees and proposed Order;

(RA - .40)

August 27, 1998 - Prepare Withdrawal of Trustee's Report of No Distribution;

(RA - .10)

August 27, 1998 - Prepare Trustee's Notice to Set Bar Date for Claims;

(RA - .20)

December 3, 1998 - Conference with the Trustee regarding status of administration;

(RA - .10)

bankrupt.trustee.paraleg.sel

December 17, 1998 - Prepare Motion to Employ Attorney for Trustee and proposed Order;

(RA - .80)

January 19, 1999 - Load claim information into computer;

(RA - .30)

February 15, 1999 - Prepare Supplement to Application for Compensation and Reimbursement of Expenses to Stephen J. Zayler;

(RA - .60)

RECAP OF PARALEGAL TIME:

REBECCA ALLEN (RA) - 5.1 hrs. @ \$50.00/per hr. = \$ 255.00

TOTAL: 5.1 hrs. @ \$50.00/per hr. \$ 255.00

SCHEDULE C
EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. 11 U.S.C. Sec. 507(a)(1) Court Costs and Fees -----	130.00	130.00	0.00	130.00
2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate -----	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties -----	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements -----				
A. Trustee - Compensation	663.43	663.43	0.00	663.43
B. Trustee - Expense	439.15	439.15	0.00	439.15
C. TRUSTEE ATTORNEY EXPENSES	59.06	59.06	59.06	0.00
D. TRUSTEE ATTORNEY FEES	204.50	204.50	204.50	0.00
5. Court Special Charges (Excess Notices) -----	0.00	0.00	0.00	0.00
6. United States Trustee Fees -----	0.00	0.00	0.00	0.00
BkMk6 TOTALS:	\$1,496.14	\$1,496.14	\$263.56	\$1,232.58

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

In Re: Daryl James and Frances Mae Stringer

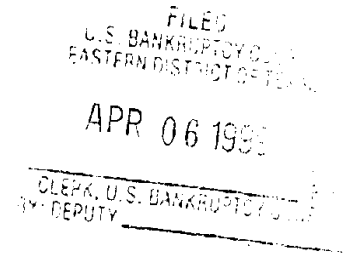
Case Number: 98-90035

Debtor(s)

Chapter: 7

BILL OF COURT COSTS

To: Stephen Zayler
P.O. Box 150743
Lufkin, Texas 75915-0743



Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are now due and owing, pursuant to 28 USC Section 1930, in the above case in the amount of 130.00.

These costs are itemized as follows:

NOTICES

\$0.25 per notice in excess of 50 notices mailed prior to 1/1/87. \$0.00

\$0.50 per notice for all notices mailed 1/1/87 and after. \$0.00

NOTE: For Chapter 7 Cases filed after 12/1/92, there will be NO NOTICE FEES.
(Do Not Bill for \$0.50 per notice)

NOTE: For all other chapters filed after 1/1/98, there will be NO NOTICE FEES. (Do Not Bill \$0.50 per notice)

PROCESSING CLAIMS

NOTE: Eliminated is the fee of \$.25 for clerical processing of each claim in excess of 10 in cases filed under the Act or Code.

DEFERRED ADVERSARY FILING FEES

0Chapter 7 Adversary Proceedings filed @ \$120.00/\$150.00 each. \$0.00

Deferred Filing Fee To Reopen Case @ \$130.00 each \$130.00

NOTE: For all Adversary Proceedings filed after 12/18/96 the filing fee is \$150.00

TOTAL AMOUNT DUE \$130.00

Check to be made payable to Clerk, U.S. Bankruptcy Court.

Date: 4/6/99

JAMES D. TOKOPH
Clerk of Court

Sharon Roccaforte
By: Deputy Clerk

NOTE: For Chapter 11 Cases Only:
Court Costs are due on or before the confirmation hearing.
The Judge will confirm that these cases have been paid at the hearing.

SCHEDULE D

SECURED CLAIMS

Claim no.	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Due
TOTALS	0.00		0.00	0.00	0.00

IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No. Name of Creditor

Claim No. Name of Creditor

SCHEDULE E

PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES IN THE FOLLOWING ORDER OF PRIORITY

	(1) Amount Claimed	(2) Amount Allowed	(3) Amount Paid	(4) Due
1. For Credit extended - Sec. 364(e)(1)	0.00	0.00	0.00	0.00
2. Claims from failure of adequate protection - Sec. 307(a)(b)	0.00	0.00	0.00	0.00
3. "Gap Claims" - Sec. 507(a)(2)	0.00	0.00	0.00	0.00
4. Wages, etc. - Sec. 507(a)(3)	0.00	0.00	0.00	0.00
5. Contributions to benefit plans - Sec. 507(a)(4)	0.00	0.00	0.00	0.00
6. Consumer deposits - Sec. 507(a)(6)	0.00	0.00	0.00	0.00
7. Taxes - Sec. 507(a)(7)	0.00	0.00	0.00	0.00
8. Other (No Basis):	0.00	0.00	0.00	0.00
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

SCHEDULE E

PARTIES AFFECTED:

Priority No. Name of Creditor		Priority No. Name of Creditor		
FILED UNSECURED CLAIMS TOTAL:	7,848.59	7,848.59	0.00	7,848.59
SUBORDINATED UNSECURED CLAIMS TOTAL:	0.00	0.00	0.00	0.00

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE:)	
STRINGER, DARYL JAMES)	CASE NO. 98-90035
STRINGER, FRANCES MAE)	
)	CHAPTER 7
DEBTOR(S))	

TRUSTEE'S REPORT OF
PROPOSED FINAL DISTRIBUTIONS

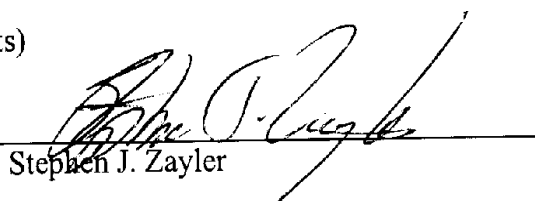
The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the trustee and on the United States trustee.

1. BALANCE ON HAND	\$2,390.15
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$1,232.58
3. SECURED CLAIMS TO BE PAID * (note)	\$0.00
4. PRIORITY CLAIMS TO BE PAID * (note)	\$0.00
5. UNSECURED CLAIMS TO BE PAID * (note)	\$1,157.57
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$0.00
7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6)	\$2,390.15
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (Line 1 less line 7)	\$0.00

* (See attached schedule of payees and amounts)



Stephen J. Zayler (Trustee)

PROPOSED DISTRIBUTION

Case Number: 98-90035

Page 1

Date: April 14, 1999

Debtor Name: STRINGER, DARYL JAMES \ STRINGER, FRANCES MAE

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Beginning Balance								\$2,390.15
	Stephen J. Zayler - Fees COMPENSATION	Admin		\$663.43	\$0.00	\$663.43	\$663.43	\$1,726.72
	Stephen J. Zayler - Exp EXPENSES	Admin		\$439.15	\$0.00	\$439.15	\$439.15	\$1,287.57
	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Admin	025	\$204.50	\$204.50	\$0.00	\$0.00	\$1,287.57
	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Admin	025	\$59.06	\$59.06	\$0.00	\$0.00	\$1,287.57
	CLERK, U. S. BANKRUPTCY COURT 300 WILLOW STREET, SUITE 117 BEAUMONT, TX 77701	Admin	025	\$130.00	\$0.00	\$130.00	\$130.00	\$1,157.57
2	GREENWOOD TRUST COMPANY NOVUS SERVICES, INC. P. O. BOX 8003 HILLIARD, OHIO 43026	Unsec	070	\$5,146.75	\$0.00	\$5,146.75	\$759.08	\$398.49
3	GE CAPITAL CONSUMER CARD CO. A DIVISION OF G.E.C.C. P. O. BOX 449 KING MILLS, OHIO 45040	Unsec	070	\$2,701.84	\$0.00	\$2,701.84	\$398.49	\$0.00
<< Totals >>				\$9,344.73	\$263.56	\$9,081.17	\$2,390.15	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE:)	
STRINGER, DARYL JAMES)	CASE NO. 98-90035
STRINGER, FRANCES MAE)	
)	CHAPTER 7
DEBTOR(S))	

**ORDER ALLOWING TRUSTEE'S FINAL APPLICATION FOR COMPENSATION
AND APPROVING TRUSTEE'S FINAL REPORT AND PROPOSED DISTRIBUTION**

ON THIS DAY came on for consideration the Trustee's Final Report filed by Stephen J. Zayler, the duly appointed Chapter 7 Trustee. The Court finds that notice of this hearing has been given as required by the Bankruptcy Rules. Upon due consideration, the Court finds that cause exists which justifies the entry of the following order:

IT IS THEREFORE ORDERED that the Chapter 7 Trustee's final application for compensation in the amount of **\$663.43** and for reimbursement of expenses in the amount **\$439.15** is **Granted**.

IT IS FURTHER ORDERED that the Trustee's Final Report is approved as submitted by the Chapter 7 Trustee, including approval of the payment of the following fees and charges assessed against the Estate under Chapter 123 of title 28 of the United States Code.

FEES/CHARGES

PROPOSED PAYMENT

Clerk Noticing/Claim Fees	\$130.00
Unpaid Adversary Filing Fees	\$0.00
Unpaid Quarterly Fees	\$0.00

IT IS FURTHER ORDERED that the Chapter 7 Trustee shall make final distribution of the amounts set forth in the Trustee's Final Report as approved by this Court and shall file a Supplemental Final Report and Account together with such bank statements as are necessary to document a zero balance in all Estate accounts, following compliance with Section 347(a) of the Bankruptcy Code and Bankruptcy Rule 3011, if applicable.

SIGNED this the _____ day of _____, 1999.

BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE: DARYL & FRANCES
STRINGER

/ BANKRUPTCY CASE: 98-90035
/
/ CHAPTER 7

**NOTICE OF FILING OF FINAL REPORT OF TRUSTEE.
APPLICATION FOR COMPENSATION AND PROPOSED DISTRIBUTIONS**

NOTICE IS GIVEN that the Trustee's Final Report and Account, report of Proposed Final Distribution and Applications for Compensation have been filed. These documents are available for public inspection at the office of the Bankruptcy Clerk, 300 Willow, Suite 100, Beaumont, Texas 77701, or at the trustee's office whose name and address is as follows:

STEVE ZAYLER 123 E. LUFKIN PO BOX 150743 LUFKIN, TX 75915

The following Applications for Compensation have been filed:

<u>Applicants</u>	<u>Fees Requested</u>	<u>Expenses Requested</u>
<u>STEVE ZAYLER</u> Trustee	<u>663.43</u>	<u>439.15</u>
<u>STEVE ZAYLER</u> Attorney for Trustee	<u>204.50</u>	<u>59.06</u>
<u>U. S. Bankruptcy Court</u>	<u>130.00</u>	<u></u>

The trustee's account shows:

Total Receipts	Total Disbursements	Balance
<u>\$ 2653.71</u>	<u>\$ 263.56</u>	<u>\$ 2390.15</u>

In addition to the commissions and fees that may be allowed by the Court, liens and priority claims which must be paid in advance of general creditors have been allowed in the total amount of \$ 0.00 ; general unsecured claims have been allowed in the amount of \$ 7848.59 . The debtor has/has not been discharged.

Written objections to the Final Report, Application for Compensation and/or proposed Distributions must be filed with the Clerk of the Court and served on the trustee at the above mentioned address within 20 days from the date of this notice. If no objections are filed, the Court may consider the Report and Applications without hearing. If objections are filed, a hearing will be held on _____

at _____

Date: _____

JAMES D. TOKOPH, Clerk of Court

By: _____
Deputy Clerk